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ABSTRACT

The purpose of the awards program is to initiate a new merger between economics and education by sharing innovative methods with all Illinois teachers for the teaching of personal economics. Personal economics is defined as the study of the individual's decision-making process and his/her participation in economic life in the roles of consumer, worker, and citizen. The winning entries, judged on the basis of their creativeness, transferability, and attention to relevant consumer concerns, cover many disciplines and grade levels from kindergarten through grade 12. Each unit summary contains an introduction, a listing of objectives, a description of the classroom activities to be undertaken, and suggestions for evaluating the unit. The 1st- through 5th-place winning entries are entitled The Homewood-Flossmoor Consumer Education Program (grades 10-12); Economics in the Community (grade 5); The Consumer at Clinton in Chicago (grades 7-8, gifted children); Home and Family (kindergarten); and Economic Education (grade 1). (Author/DDB)

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Innovative Classroom Techniques for Teaching Personal Economics

A summary of winning entries in the 1973-74
Personal Economics Competence Awards Program
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1st place	The Homewood-Flossmoor Consumer Education Program	3
2nd place	Economics in the Community	4
3rd place	The Consumer at Clinton in Chicago	5
4th place	Home and Family	6
5th place	Economic Education	6

HONORABLE MENTION

A Multi-Discipline Approach to Consumer Economics	7
General Store	9
An Introduction to Basic Economic Concepts	10
Planning Menus and Grocery Shopping	10
Credit: Its Meaning and Practical Application	11
The Family as Consumers	11
An Advertising Unit for a Basic Business Course	13
Individualized Instructions in Consumer Education	13
Advertising	15
Team Teaching of Consumer Economics: An Individualized Approach	16

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FOREWORD

This booklet provides a summary of the 15 winning entries in the 1973-74 Personal Economic Competence Awards Program sponsored by Montgomery Ward and the Illinois Council on Economic Education. The purpose of this program is to initiate a new merger between economics and education; it represents the first major effort to share with all state teachers innovative methods for the teaching of personal economics.

Personal economics is defined as the study of the individual's decision-making process and his/her participation in economic life in the roles of consumer, worker and citizen. The entries were judged on the basis of their creativeness, their transferability and their attention to relevant consumer issues. All of the award-winning entries are applicable to most, if not all, of the fourteen points of the present Guidelines for Consumer Education and are suitable for classroom adoption to fill requirements for Senate Bill 977. Additionally, the winning entries cover many disciplines and grade levels, making it possible for unit and non-unit districts to adopt a series of these programs for use in their schools. (We should be pleased to learn of schools or districts who use this booklet in this way.)

Additional information about these awards, including complete copies of each entry, is on file at the Illinois Council on Economic Education, Northern Illinois University, DeKalb, Illinois 60115. Interested teachers are welcome and encouraged to borrow these entries and to use them extensively.

The Second Annual Personal Economic Competence Awards Program will be under way soon. Application forms and assistance can be secured from any of the Illinois Council Centers for Economic Education at Northern, Western, Bradley, Illinois State Universities, the University of Illinois, Southern Illinois University at Edwardsville, at the Council office and through Montgomery Ward.

The Illinois Council extends its sincere appreciation to the officers and Public Relations Division of Montgomery Ward for their participation, which helped to make this new program successful. We also are heartily appreciative of the interest expressed by teachers throughout the state. The judges and the directors of the program were impressed with the quality and quantity of the entries. We hope all Illinois teachers will use these valuable teaching resources.

Michael A. MacDowell

Executive Director
Illinois Council on Economic Education

The Homewood-Flossmoor Consumer Education Program

John S. Morton, Ronald R. Rezny
Homewood-Flossmoor Community High School
Flossmoor, IL

For grades 10-12

The consumer education program is a 12-week segment of the yearlong economics course. The required course is team taught by seven instructors.

The program is based on the assumption that students must be active in order to learn. The activities involve the application of rational decision making to everyday consumer problems.

OBJECTIVES

The consumer education program is organized around specific behavioral objectives. The Consumer Project provides the student with a solid method to reach these objectives. The attainment of these objectives is measured by both the evaluation of the Consumer Project and by the Homewood-Flossmoor Test on Understanding Consumer Economics.

PROGRAM DESCRIPTION

Before beginning the project, students have learned the essentials of the market system. They have studied the opportunity cost principle in great detail. An understanding of scarcity and opportunity costs is essential if students are to budget income successfully. The shady side of the market is also discussed. Students have studied consumer protection laws and heard presentations by representatives from the Illinois Attorney General's Office and Cook County State's Attorney's Office. Team teaching makes it easier to utilize speakers because all sections can be combined into one large group session.

Students begin the consumer education program by selecting educational levels and occupations that are realistic to their goals. During this time, important counseling takes place and teachers and students become closer.

The project consists of five major sections: Budget, Housing, Automobile, Investment and Savings, and Credit. To successfully complete the course, students must interact with community merchants and then evaluate these experiences in the classroom. (Small groups of students combine into one family to benefit from group interaction and so less pressure is placed on merchants.)

After choosing their occupations, students investigate the starting salary for that job, convert their gross income into disposable income using a special form and at the end of the 12-week period, figure their actual taxes using the Illinois and federal income tax forms.

The student must live within this income for a hypothetical year. At this time they think of budgets and financial planning in a general way; only at the end of the project will they have to construct a detailed budget based on decisions they have made. Budget rules are not taught because it is felt that a budget is a personal statement on how an individual meets his planned spending objectives.

The Credit Project requires considerable preparation. Students study the Truth In Lending law and the Fair Credit Reporting law. A speaker from the credit bureau is presented and a film critical of the credit industry is shown. Students analyze credit contracts that have been obtained from banks and small loan companies. And, there is mathematical preparation in figuring finance charges and true rates of interest problems.

Students must be able to read and interpret credit card applications as they compare the provisions of two retail credit plans.

The second of this two-part Credit Project is to obtain hypothetical loans after selecting any item the students feel they need. They compare the finance charge and annual percentage rates from at least three community credit sources. Actually obtaining the information required by the Truth In Lending law reinforces an understanding of the act's provisions. They also must deal with such problems as lenders stating add-on rather than annual percentage rates.

A realtor speaks to the class for the Housing Project. His obviously biased presentation in favor of home ownership is followed with material prepared by an apartment complex which is equally biased in favor of renting. Students analyze typical apartment leases, housing contracts and discuss how to shop for a mortgage.

The Housing Project is completed after the students have "bought" or "rented" a house or apartment in the community.

Students complete a check list, must describe their purchase or rental and explain why their decision was reached. The total cost of housing is examined.

Before beginning the Auto Project, students study new and used car check lists. They also study the methods and data Consumers Union uses to evaluate autos with special emphasis on calculating dealer cost. Students learn to evaluate used cars by preparing specific check lists and going to the faculty parking lot to evaluate the cars. Also, insurance agents make a large group presentation on how to buy auto insurance.

Buying a car is the first step. Students who buy a used car must develop a check list of items to evaluate. Those who buy a new car should estimate dealer cost. Students must describe their auto purchase by filling in an auto purchase form drawn up by the instructors. The form includes describing their purchase and telling why this decision was made, describing the auto insurance selected, the financing and maintenance.

Most of the preparation for the Savings and Security Project is through traditional classroom work using the New York Stock Exchange program, presenting performance records of mutual funds, practice reading of company annual reports and holding exercises that involve reading life insurance policies.

Students compare savings rates at banks and savings and loans.

A guide is provided by instructors to help students compare life insurance policies. Differences are stressed in the cost of various life insurance policies and the Denenberg cost comparison figures are used as an illustration. Since comparative costs of life insurance change, methods of comparing companies are emphasized.

The Income Tax Project is studied when students receive their W-2 forms. Using a problem solving approach to income tax preparation, the class starts with 1040A federal forms, then Illinois income tax, and finally do complicated itemized deductions. Students also fill in federal and state income tax forms for their own consumer project families.

The next step is for the students to complete their final budgets. As a surprise factor, chance cards are drawn that repres-

ent unexpected events; auto accidents, job layoffs, appliance breakdowns, raises, inheritances, etc.

This program requires careful preparation by instructors. It is recommended that the cooperation of local merchants be obtained. Assignment sheets must provide enough structure to get students started but not so much that they will limit creativity.

EVALUATION

The student's completed Consumer Project is evaluated to determine if he has attained the objectives of the program.

In order to measure the program's behavioral objectives quantitatively, it was felt by the instructors a more sophisticated measurement tool was needed. For this reason, the "Homewood-Flossmoor Test of Understanding Consumer Economics" was created.

Each of the 50 test questions is designed to measure one of the specific behavioral objectives established for each project of this program. The test is given as a pretest on the second day of school. (The "SRA Test of Economic Understanding," which is designed to measure general economic principles, is given on the first day.) The post test is given four weeks after completion of the consumer segment of the course. It is felt this time lapse enables the instructors to have a better idea of what objectives have been attained.

From the results of these tests, three weeks less time is spent on consumer economics with the higher ability students. Instead, these students study more complex economic principles during this time.

Economics in the Community

Linda L. Johnson
Chenoa Grade School, Chenoa, IL

For grade 5

Chenoa is a farming community of 1800 located in McLean County 50 miles east of Peoria in Illinois. The elementary school building houses 525 students. There are three fifth-grade rooms in a departmentalized situation with 18 students in each room. Economics has not been emphasized as a science in primary or intermediate grades. Fifth Grade Social Studies is the first sequenced systematic exposure to economics that students have to date.

My approach is designed to make students aware of how much economics affects their lives--their community. This is intended to be a sequenced, yet flexible, dynamic "learning by doing" unit.

OBJECTIVES

1. Students will exhibit listening skills by paying attention.
2. Students will manipulate equipment and materials successfully.
3. Students will demonstrate verbal skills through discussion, interviews, and reports.
4. Students will locate positions on maps to a satisfactory degree.

UNDERSTANDINGS

1. Students will demonstrate a scientific method of gathering and applying economic information.
2. Students will selectively gather economic information from a variety of learning delivery systems.
3. Students will relate correct usage of economic terms.
4. Students will construct survey questions and methods.
5. Students will analyze survey results and chart information gleaned.
6. Students will perform at a 75% criterion level.

ATTITUDES

1. Students will demonstrate tolerance for other viewpoints by listening and discussing in a respectful tone.
2. Students will exhibit gained insight into the values of others by role playing.
3. Students will respond to economic values presented by responsibly carrying out duties volunteered for or assigned.
4. Students will revise previous information as new information is introduced through learning delivery systems.
5. Students will display growth in responsibility, attitudes, and values as he voluntarily writes notes of appreciation to resource persons.

PLANNED SEQUENCE OF CONCEPTS

Wants and Needs are discussed. Lists are made with the students expressing their wants as they go through "the time machine" stopping at ages 1, 10, 20, and 60 years old. We inquire at home and report about community wants and how they are achieved. These are two of the delivery systems to arrive at the concepts: People wants vary because of personal preferences and age differences. People work together to satisfy collective wants in the city.

Scarcity/Decision-making concepts become apparent to each student as each one classifies personal wants into luxuries and necessities. A class bulletin board, which students construct, illustrates luxuries and necessities from magazine pictures. Each person is required to reconsider family wants and place them in priority lists. We learn about the community's priorities when class representatives report from a City Council Meeting. Role playing is another delivery system useful for this concept. Situations with families of different sizes and the same income will have different decisions to make. Also cities that are much larger or smaller, cities in other climates, or cities with different geographic variables will provide problem-solving situations calling for differing decisions for spending tax dollars in that community.

Opportunity Costs are better understood after students play "Either-Or," a game where students name two objects they would like to have or two things they would like to do. A choice must be made and discussion leads to the real cost of Jill buying a necklace instead of the ring which is the price of the necklace plus the opportunity to have the ring. Other community examples are pursued to gain insight that citizens of a community may choose to give up some personal choices in order to obtain certain community goods and services.

Consumption of Goods and Services is illustrated as each student compiles a "Consumer Report" in which each family member is depicted and a list of 10 different consumable items is added. Students also keep a log for "What I Consume in One Day." They have a choice of reporting "What My Pet Consumes in One Day" or "What My Monster in the Basement Consumes in One Hour." A "Price Comparison Chart" is designed using advertisements from area newspapers relating "good" choices and "bad" choices.

Production relates the concepts that: Some workers produce goods, others produce services; all of these workers are called producers. Productive work in the home is of value, but most home services are provided by family members without payment. Some productive work in the community is provided through volunteer services. Students list business establishments in the area and classify the goods and/or services they produce. They also study and report the services they provide in their homes. Dramatizing or role playing is an effective device to illustrate how a family member feels when someone does not fulfill their responsibilities in the home to provide a service. Contrasting good and bad service in a gas station is another example for role play.

Resources: Natural, Capital, Human The scarcity or supply of any of these resources influences items produced and is partly revealed when the class discusses: What can Chenoa produce better than other regions? Does Cheona produce all it could produce? Why does Chenoa produce the products it does? There is a market for bananas in Chenoa, why don't we grow them?

Division of Labor/Specialization After discussion and study of their involvement in specialization in the home and at school, we play a game, "Assembly Line" where we can compare the results of a single worker's production to mass production. Further discussion probes thoughts of desire, pride, and rewards of different types of work.

Business and Income Students categorize businesses in Chenoa into monpolistic or competitive. They analyze advertisements for their competitive value.

Government Goods and Services concept asks students to think about and discuss why people pay taxes to hire people to tell them: "Drive 55 miles per hour," etc.

The Role of Money Students bring items no longer wanted to participate in a "Barter Day." A "Circulation Flow" chart is made.

Throughout the unit all available resources are utilized: parents, business people, movies, filmstrips, tapes, pictures, books, charts, newspapers, magazines, catalogues, maps, games, and surveys.

The Consumer at Clinton in Chicago

Evangeline Jouras
Dewitt Clinton School, Chicago, IL

For grades 7-8 (gifted children)

During a discussion of banking, a student suggested the class make and sell things.

With proper planning and a great deal of work, this would enable the entire school to observe market behavior first hand, to see how households, firms and central authorities truly operate.

One student obtained on consignment from her father, who is a jeweler, keyrings, necklaces and earrings. Others brought in donations of colored note pads, notebook paper, ball point pens, can openers and candles and offered them for sale. In the food department, cupcakes were purchased from a local bakery and home made brownies were put on the market. Two students persuaded one's father to buy food for them wholesale from a street market where the father works. Some items were placed on sale while others contributed to the success of a cafe.

Permission was granted by the school principal to use the assembly hall stage for the market.

- Students of the economics class were the retailers.
- The rest of the school's population were consumers.
- The teacher was the banker and regulatory body and represented central authority.

Many decisions had to be made before the class could actually go into "business." During the two-month planning stage, each student prepared two signs advertising his wares to the school, each retailer named his shop, and all items were priced.

Just prior to the sale, each retailer took inventory of the items to be sold and the price to be charged for each. It was clearly understood at the outset that the firms would be motivated by a desire to maximize their profits, but in this case, to the extent that the consumers would also derive some benefit from the sale.

In pricing the items, a comparison was made with prices in a large neighborhood shopping area. The students realized the lower the price of the items, the more they would sell. It was also agreed to lower prices in the event that sales were slow.

Tables were borrowed from all classrooms and set up on stage, and below in front of the stage, and in back of the auditorium. The night before the sale, all merchandise, with the exception of the food, was brought in and locked up in the school's supply room.

Everyone reported for work at 8:30 the next morning. The merchandise and signs were displayed. Each student brought two dollars for exchange purposes. Two students were assigned to bring in one class every 15 minutes. The profit goal was $200.

Each storekeeper turned in a report on the number of items sold and a written account of money.

The instructor collected and checked the money. It was decided it was too late to invest it other than deposit it at Cook County Federal Savings and Loan Association where the whole idea to make money actually began.

The sale was a sell-out and a $314.00 profit was realized. Of this amount, $10 was given to the school for rent and $2.00 to each of the two janitors.

Four months later, the amount plus interest was withdrawn for a dinner party where each child treated a parent or parents, depending upon how much money he had made. The dinner-seminar was planned for the purpose of discussing the first year of the Clinton School Economics Program and laying plans for the second year.

Home and Family

Arvesta Y. Jensen
Saunemin School, Saunemin, IL
For kindergarten

The contents for this Learning Activity Packet included instructional objectives, proficiency pretest, learning activities, self-progress test, evaluation and enrichment activities.

The LAP is set up to include a variety of activities that a kindergarten class may use on both group and individual basis. Materials and equipment are gathered and prepared for use prior to the time each unit is presented. Each unit should be interesting, stimulating, motivating, skill-building and lots of fun.

Realizing that kindergarteners come to school having spent four and three-fourth to five and three-fourths years at home, it is one of the chief objectives of the school to establish rapport and aid the child in adjusting to new friends and new situations at school.

Prior to school entry the family has provided for the child's needs. Now he reaches school age, goes out on his own and has to depend upon himself (with others' guidance) to make choices and fulfill his wants and needs.

All children must learn to share, get along with others and adjust to school rules and programs.

Each child must progress to the best of his ability with consideration being given to his growth and development patterns.

The need is great for a carefully designed plan to teach a progression of economic concepts in kindergarten and other elementary grades. New plans for teaching have outlined recommended programs for use by schools and teachers interested in improved and better economic education. In many instances these plans have been included with activities in social studies, science, math, and language arts.

In kindergarten I plan to use the topics "Home and Family," "School," and "Community."

Emphasis on this unit, "Home and Family," will be to first establish the following concepts:

- What is a family?
- All families have basic needs (food, clothing and shelter).
- All families need goods and services.
- Different families want different things.
- Families cannot satisfy all their wants.
- Families need money for goods and services.
- In most families, father earns money by working.
- Some families have more than one wage earner. (Mother works outside the home).
- Some families receive money from other sources. (Social Security, interest, rent, profit, pension, insurance).
- Families must make choices.
- Families choose between spending now or later.

Enrichment activities for this unit would include many of the following:

- Bring family picture to school for bulletin board, "Meet My Family."
- Pupils make homes from boxes. Bring to school; homes make a community.
- Build houses from blocks, pegged blocks, Stanley pieces, etc.
- Make a picture of a house. Use macaroni for the roof, cotton for clouds.
- Make clothes for paper dolls.
- Food preparation: Make instant pudding at school; use at snack time or use as fingerpaint.
- Bring book, record, viewmaster reel, song, poster, or item from home to display in unit area "Home and Family."
- Bottle viewers.
- Rug making.

After one LAP is completed, another one is introduced. Kindergarteners enjoy units on school, community, community helpers, money. The use of resource people with special interests in our own community adds variety and excitement to the unit, thus increasing learning.

Economic Education

Vicki Farnsworth
For grade 1

The group objectives to be emphasized in this unit plan are basically non-competitive ones (listening and looking, participation, comparison, comprehension and understanding, and creative skills) which will help each child gain an understanding of basic economic concepts. The entire unit stresses the individual objectives (e.g. the individual working on projects with the group, in activity centers, and as individuals comparing their ideas with others). This unit will be most effective if it is integrated with other subject areas.

The basic economic concepts to be presented in this unit are:

- Need for goods and services
- Need for money
- Need for production of goods and services
- Need for specialization and use of tools to further production

To present the economic concepts to first graders, various methods and materials should be used: Language experience stories, maps, graphs, filmstrips, Talking Viewmaster reels, exhibits (play store, puppet stage, model village, etc.), creative equipment (construction paper, camera and film, embroidery ink pens, play money, etc.)

Some class field trips might include a bank, farm, store, city offices, police and fire stations, etc.

Some possible class activities and projects:

1. Model village
2. Create "Indian Community"
3. Make a slide show using the class as actors
4. Create puppets for dramatization
5. Create system by which students can earn and spend classroom money
6. Devise a system for class to have a money-making project for the purpose of providing new equipment for the room

7. Class newspaper
8. Set up a small store
9. Set up a trading post; students make items and then trade with each other
10. Purchase new items for class with PTA money
11. Tape recordings for others to understand what the class has learned–made by the children *only*
12. Develop games to teach others what the class has learned–made by the children *only*
13. Class storybook about economics; stories dictated to people who can record the stories for the children; typed and mimographed by teacher

Opportunities should be given to discuss one or more class projects through group discussion, written ideas dictated to parents, rap sessions in groups of four persons, and role playing with interview type of action.

Some possible committee projects would be reports, skits, puppet show, chart, tape recording and posters.

Some possible individual projects can be picture drawing of ideas or painting, books, role playing, making tapes of stories or ideas, storywriting, model making, playwriting, photographs, puppets, making of games, and studying and reporting of outside economic systems.

The following example will give you a more specific idea of how some of these ideas can be put together:

ECONOMIC CONCEPT: Families need money for goods and services. Money that is spent for one thing cannot be spent for another. Because of this, families must make choices. Different families choose different ways to spend their money. Families choose things because of their needs and their wants. Families cannot obtain everything they want.

BEHAVIORAL OBJECTIVE: After studying and observing the given plans and lessons in the Learning Activity Package, the students will be able to differentiate (with 75% accuracy) between a priority need (necessity) and a non-priority want (luxury).

CLASSROOM ACTIVITIES FOR LEARNING

1. Language arts lesson. The students will be asked to write the following words for their writing lesson: Luxury, Choice, Necessity, Family, Wants, Needs, Money, and Spend. Use the words in a sentence.
2. Individual scrapbooks to illustrate wants and needs
3. Classroom chart of wants and needs (pictures cut out from magazines and catalogs).
4. Storywriting. Children draw "wish" pictures and write stories about them. Classroom or group discussion follows.
5. Individual booklets on how children spend their allowances
6. Skit pertaining to concept being studied. Can be written by teacher and performed by older children for the first graders.
7. Luxury-Necessity Game (teacher-made). The class members are each given two cards. One card has the word "Luxury" on it and the other card has "Necessity" on it. The teacher lists an item as she thinks of it. The class is to hold up one of the cards to tell whether the item names a luxury or necessity. Game can be modified to fit various situations. (Drill game)
8. Class scrapbook for spending PTA money
9. Role playing "store"
10. Tape recording of *Jack and the Beanstalk*. After listening, child is to draw a picture telling if he thought Jack's choice of buying the beans instead of the cow was a good one. Or, he can choose to draw a picture in which he made a choice which someone thought was going to be a bad one but turned out to be a good one.

A pre-test and a post-test should be given with each unit.

A Multi-Discipline Approach to Consumer Economics

Eugenia Foster
East Coloma Elementary School, Rock Falls, IL

For grade 2

INTRODUCTION

By the time most children have reached seven years of age, they have had a variety of experiences which could properly be classified as consumer economics. For example, young children are often asked by parents to go to a nearby grocery store for small items. The child is given money and is expected to bring home the desired items. Upon arriving at the store, however, the young child is confronted by numerous obstacles: simply by virtue of his size, he is not always able to see or to reach the items; he might not have the reading skills to properly identify the items or to compare amounts and prices; he often does not know how to read the prices of items; and he quite possibly does not have the math skills to discern whether or not he has received the correct change.

Although young children play an admittedly limited role in the economy of society, they nevertheless represent a group of consumers who are seldom considered when it comes to consumer education programs. But it is precisely at this early age that consumer education by parents and teachers should begin and, quite possibly, is most effective.

As a teacher planning a consumer economics unit of study for a second grade class, I found myself faced first with the necessity of teaching the very basic reading and math skills that are inherent in any purchasing situation. And, just as the study of economics at a higher level draws upon many disciplines (since economics is an integral part of the political and social aspects of everyday life), I decided to use a multi-discipline approach to this area of study. As each related subject area was studied, it would correlate with and reinforce the concepts to be developed in the consumer education area.

The following outline describes the unit of study, which includes social science (economic history), math, health (nutrition), and consumer education. Although the outline is broken down into four disciplines for purposes of clarity, in the actual teaching situation many activities are presented simultaneously and there is considerable overlap.

UNIT OUTLINE

I. SOCIAL SCIENCE (economic history)

Introduce unit of study by reading *Making Sense of Money*, pp. 5-19, to the class. The two chapters, *"Does Money Make Sense?"* and *"Getting the Idea of Money,"* give the child an understandable introduction to a trade/barter society and the necessity of a monetary economy as society becomes more complex.

Concepts to be developed:

1) money is a medium of exchange which everyone in society will accept
2) money has a fixed value
3) money is divisible and thus can be used for varying transactions

A. *Activity*. Discussion of the two chapters can include some role playing as students assume the various roles of farmers and merchants in an attempt to trade (barter) produce for merchandise. Such problems as 1) finding someone who has an item you want and is willing to trade for your item; 2) determining what a "fair trade" will be; and 3) attempting to resolve the predicament of a large item being traded for a small item will lead the students to conclude that money is something which everyone will accept, has fixed value, and is divisible.

B. *Activity*. Bring to class real examples of the money which we use as well as coins and bills from other countries. In this way the students will understand that although foreign money might look different and be called by different names, it still serves a universal purpose.

II. MATH

Concepts to be Developed:

1) identifying coins and bills
2) counting coins and bills
3) making change
4) reading and writing amounts of money

A. *Activity*. Show movie: "Making Change for a Dollar"

B. *Activity*. Using pages from math book and supplemental ditto pages, students learn the size, color, name, and worth of the various coins and bills.

C. *Activity*. Counting money. Play money is placed in numbered margarine tubs. Students are assigned to count the money in each container and write the amount on a corresponding numbered sheet.

D. *Activity*. Making change. Using play money students make change for $1.00 in as many ways as they possible can.

E. *Activity*. Writing amounts of money. Explain how amounts of money are written, using the dollar sign and the decimal point. Students demonstrate their understanding of this concept by writing amounts of money which the teacher dictates.

III. CONSUMER EDUCATION

Concepts to be Developed:

1) price estimation of common, everyday items
2) comparative pricing
3) decision making: making choices between items using a limited supply of funds

A. *Activity*. Using a toy supermarket, cash register, and play money set up a classroom store. Students supply the items (empty boxes, cans, etc.) for the store. The original price is left on the items so that the students can begin to become familiar with the actual prices of things that are a part of their everyday world.

B. *Activity*. Play a game by holding up store items and having students write down their estimates of the actual prices. The closest price estimate wins.

C. *Activity*. Students compare the prices of similar items which are brought for the toy store, concluding that prices vary from store to store.

D. *Activity*. Students compare the prices of items in regard to amount of quantity of the packaged contents.

E. *Activity*. Students bring newspaper ads to class to compare the advertised prices of various items from different stores. (This is also a good vocabulary building exercise!)

F. *Activity*. Students bring billfolds and coin purses to school. A specific amount (for example, $2.00) of play money is given to each child. Students then go to the toy supermarket and make their purchases. Each student is responsible for getting his purchases and the correct change home (his desk). This activity gives each student a chance to experience economic decision making as well as practice in making change.

G. *Activity*. Field Trip. After planning a "nutritious breakfast" (see culminating activity below), students are then to go to two nearby grocery stores as well as a bakery outlet store to compare prices of the items that will be needed for the proposed meal. Students are divided into groups, each group being responsible for locating the "best possible price" for a particular item.

IV. HEALTH (nutrition)

At this time correlate the study of nutrition to provide a practical use of the "money" math skills and the logical sequence of comparative price, i.e. shopping.

Concepts to be developed:

a) basic understanding of good nutrition
b) what goods are contained in each food group
c) amounts of each food group needed daily
d) difference between balanced and unbalanced meals

A. *Activity*. Read and discuss the chapter on nutrition in the health textbook.

B. *Activity*. Supplement the textbook with material from the General Institute (ditto pages) and Del Monte (individual food charts) to further develop understanding of good nutrition.

C. *Activity*. Students make individual charts and, for a 7-day period, keep track of what they eat from each food group.

D. *Activity*. Using old magazines, students cut out pictures of food to make one collage showing food which would represent balanced meals and one collage showing food which would represent unbalanced meals.

V. CULMINATING ACTIVITY

Concepts to be developed:

1) planning a good breakfast

2) rudimentary understanding of volume measuring
3) table setting skills
4) various social graces that evolve from cooperative effort and a "dining situation"

A. *Activity*. Using skills learned during the course of study, students plan a nutritious breakfast, shop for the items (funds obtained from the school's parent-teacher organization), and prepare and serve the meal. Students work in small groups and are held responsible for their share of the effort.

SUMMARY

This unit of study has incorporated several disciplines to enable the young students to come to an appreciation of consumer economics. The social science (economic history) section introduces students to the necessary role money plays in society; the section on math enables them to obtain the basic skills needed to handle money and make purchases; the section on health (nutrition) provides the students with a purpose for making wise decisions; and the consumer education section gives them practical experience in dealing with problems which they often face in everyday life.

While this particular consumer education unit is geared to be taught to second graders, it could very easily be used with higher grades simply by increasing the complexity of the material presented. At all levels, however, the central theme of working with actual prices of things should remain, as well as some kind of project that allows the student to make economic choices; and, in this way, deal with the fundamental problem of economics: that of a limited supply of funds versus unlimited wants.

General Store

Diane Stebbins
Dr. Thomas Dooley School, Schaumburg, IL

For grade 5

The teacher discussed with the students of her four fifth grade classes ways and means of making consumer education more interesting and relevant. The idea for a fifth grade "General Store" evolved from this discussion. The school district's Social Studies consultant was called in to talk to the students about consumer education in general, and specifically about what procedures might be used in setting up and operating a general store. Students outlined what goods should be obtained for sale in the store. It was decided that a limited range of items be considered to minimize inventory and re-supply problems. The students and teacher decided that a two-week supply and advertising program would be followed. They also felt that a three-day sale period be used, followed by a one-day clearance sale to get rid of remaining items. The following items were decided upon as desirable for sale in the store:

1. Books and records
2. Candy
3. School supplies
4. Sports and hobbies
5. Toys
5. Miscellaneous gifts

Each student made a $2.00 investment for the purchase of initial merchandise. Students formed committees to obtain merchandise, prepare advertising, price goods obtained, set up sales stations in their room, and keep accurate records of money spent and merchandise on hand.

Many local merchants were visited over the next two weeks and many good "deals" were made. One merchant donated items on a one-for-one basis. For every item purchased he gave one of the same item free. One merchant gave free merchandise on the basis that the school student council advertise his store to the school. Many merchants offered goods at reduced prices, and many merchants offered goods free of charge with no strings attached. One parent obtained several bicycle speedometers from the company he worked for and donated them to the store (they became a hot item at sale time). Many other parents obtained free or reduced priced goods through their business connections.

The store was advertised through the school's student council, posters placed throughout the school, and a newsletter to students and parents.

After two weeks of bargaining and bartering the store was stocked, booths were set up, items were priced, and the store opened. Students and parents were invited to come in. The store ran for a three-day period with a fourth day used as a clearance sale day. At the end of each day's sales, accounting was done for each department of the store and profits were plowed back into depleted merchandise areas. At periodic intervals during store hours "blue light specials" were offered where selected items were reduced in price for a short time period. This was done to help promote slow-moving items. These sale periods were announced by a student standing on a desk, blowing on a trumpet, and announcing the sale item.

When the store closed (it was sold out) final accounting was done by all departments and total sales of $403.37 were found to have been made by the store. After investors received their $2.00 investments back, a net profit of $197.37 was derived. This went towards the purchase of three cassette tape recorders for the school, and also for a small reward party for all the students for their hard work on the store.

Goals for Project

1. Teach students basic skills in purchasing and pricing goods.
2. Teach students basic skills of accounting and bookkeeping.
3. Teach students basic skills in advertising and communications skills.
4. Teach students skills in merchandising procedures.
5. Teach and refine basic calculating skills.

Overall goal: Make students aware of general supply and demand procedures and everyday economic practices.

An Introduction to Basic Economic Concepts

Lynda Carlisle, Linda Brooks
Oakland School, Oakland, IL

For grades 5-6

This unit was developed to formulate a working vocabulary and basic understanding of basic economic concepts. These will be utilized in direct conjunction with the social science program now in operation. Through study and simulation in the classroom, it is hoped that boys and girls will be able to apply the concepts and benefit from their application in the real world. Because the study of economics has been sadly neglected in our present curriculum, *Life on Paradise Island* was chosen after much research as the best basis for the development of the economic concepts as stated in the following:

I. Economic concepts to be developed in this unit
   A. All economic systems must determine:
      1. What to produce
      2. How to produce
      3. For whom they will be produced
   B. Wants are unlimited, resources are limited and therefore, choices must be made.
   C. Efficiency and production are increased by specialization.
   D. Competition stimulates efficiency and lower prices.
   E. Limitation of the supplies of labor, land, and capital limit the production of goods and services.
   F. Every economy has a system of flows (goods and services exchanged for monies) which are earned by resource suppliers.
   G. War creates scarcity of consumer goods and services.
   H. Gross National Product equals consumer spending plus business investments plus government spending plus the net exports resulting from foreign trade. GNP=C+I+G+F.
   I. Economics have created:
      1. Money as a medium of exchange
      2. Banks
      3. Business organizations
      4. Labor unions
      5. Insurance

II. Individual objectives have not been included because they must be designed for an individual specifically. The teacher and child would participate in the development of these objectives. However, in addition to the economic skills developed, listed below are some skills that would be acquired or improved as a direct result of having completed the activities within the unit.
   A. Listening ability
   B. Working independently
   C. Working in small groups
   D. Working in a large group
   E. Research skills
   F. Following written directions
   G. Manipulating art materials
   H. Language Arts skills
      1. Handwriting
      2. Spelling
      3. Sentence structure
      4. Paragraphing
      5. Recognition of topic sentences and main ideas
      6. Outlining
      7. Letter writing
      8. Creative writing
      9. Independent reading
      10. Discussion techniques

Students may evaluate their total unit benefits by reviewing their worksheet scores, by displaying and comparing their completed activities, and by participating in oral group evaluations of activities and projects.

Teacher evaluation will be based on the same items as student evaluation plus scores derived from giving the "Test of Elementary Economics (Grades 4-6)" as both a pre and post-test. Result of the test will be sent to the Center for Economic Education at Illinois State University for comparison with national norms.

Planning Menus and Grocery Shopping

Gail D. Fahey
Roosevelt Jr. High School, Bellwood, IL

For grade 7

Students become familiar and work with the following concepts: consumer goods, services, budgeting, pre-planning, wages, impulse buying, cost, supply and demand, and sales tax. Students are to use these terms while planning a week-long menu, preparing a shopping list, and finally purchasing food.

Students began the week-long lesson, 45 minutes each day, by preparing menus for 21 meals. The students prepare their menus for a family of four: mother, father and two teenagers, without the aid of a newspaper. Good nutrition and a balanced diet were emphasized, and they were free to use cookbooks and other resource books.

Monday's menu-writing lesson include a short teacher explanation of: consumer and goods and services. Before class dismissal each student was given $35 in play money and told to bring it to class the next day.

Tuesday, after a review of the definitions of consumer goods and services, three new terms were introduced: wages, salaries and budgeting. Students were told that the food used in Monday's menu planning was to cost no more than $35 when they went shopping in their Thursday newspaper. They were to pretend they had staples such as flour, sugar, etc.

Many menus had to be revised. Students checked each meat item to see that sufficient amounts had been alloted for each family member.

Wednesday, the revisions of menus and preparing of a shopping list were the main activities together with an oral review of the concepts discussed on Monday and Tuesday. The following terms were defined and briefly discussed: pre-planning, im-

pulse buying, cost as it relates to supply and demand. Announcement was made that anyone who had money left after they had paid for their food purchases could buy a Coke on Friday, which the teacher made arrangements to have delivered. Since sales tax was to be included in food costs, a mini-lesson was given on how it is computed and the reasons for this tax.

Thursday's class time was spent "shopping" in the daily newspaper using only their shopping lists. The next step was to total the costs and compute the sales tax.

On Friday, the class turned in their projects, paid for their purchases, counted their change and bought a Coke. The remaining classroom time was spent on a general discussion and a list of questions for thought and review was distributed which was to be completed by Monday.

Also on Monday, the students viewed and discussed the filmstrips "Buying Wisely" and "Buyer Beware." The filmstrips serve as a bridge between the previous week's activity and the class' next lesson on Advertising.

In summary, the goals of this lesson:

1. to introduce key concepts of consumerism
2. to stimulate an awareness that planning comes before purchasing
3. to make decisions by following an orderly process

Credit: Its Meaning and Practical Application

Baiba Blakis Kahn
Philo Carpenter School, Chicago, IL

For grades 7-8

This unit is designed to teach underachieving seventh or eighth grade students about credit. Each economic principle and objective is followed by an activity to teach and reinforce the principles.

To focus on the fact that wants exceed resources, have the students make a collage of their wants by cutting out pictures from a magazine. Another day have them make another collage of their resources (parents, job, etc.). Discuss the discrepancy between the two pictures.

Given a fixed income, all our wants cannot be satisfied. Demand for a product, therefore, depends on our ability to spend. Supply, on the other hand, depends on the cost of production and what the consumer is willing to spend in order to have a particular good. Lead students to understand that opportunity cost is what we give up in order to have something else. To help students understand the above mentioned things, simulate an auction for the items on their first collage. Discuss the outcome of the auction and why some things were bid up more than others.

To give students a general overview of credit, view and discuss a good credit filmstrip with them.

Extension of credit by a creditor is one way to satisfy more wants. A finance charge is what we pay to have credit. Given a fixed income by drawing a money card that the teacher has prepared with the income and expenses on it, the student will estimate on a financial sheet what his expenses are. He will have to make choices on what to save and what to spend.

Have students fill out actual credit applications from a department store. Help them to read and understand the credit contract and to read and compute the monthly service charge. Point out that a service charge is just that, a charge for the extension of credit.

Plan a class trip to a credit bureau and/or bank. Here students can see in actuality the means by which credit is checked. Point out the importance of maintaining a good credit rating.

I devised an Economics Football Game to reinforce the concepts learned to date. It consists of a football field with yard lines drawn on the blackboard. Divide the class into two teams. Have a series of questions prepared. Toss a coin to see which side goes first. The receiving team takes the ball on the 20 yard line and gets asked a question. If the question is answered correctly, the team advances ten yards. A team keeps the ball until a fumble (error) is made. If a team fumbles, the other team gets the ball on the yard line where the mistake occurs. Touchdown equals six points. An extra point can be scored if any member of the team can answer a question from a slightly harder bracket. The teacher can set a time limit to the game.

To further reinforce the principles, have the students play a simulation game. Each child is to draw a biography card prepared by the teacher. On these cards are things such as occupation, income, total income of all members working and other information that might be applicable. This time have students interview each other as if they would really be applying for credit. Have them fill out sample credit applications and read the terms on the back. Have them discuss why a certain person would be more likely to get credit than another.

If the students have displayed interest in the unit, if most of them have participated and contributed to the discussion and have demonstrated that they understand the areas covered here, they have successfully completed the unit.

The Family as Consumers

June G. Delich
Jane A. Neil School, Chicago, IL

For upper primary grades

RATIONALE

This unit is based on the family as a consumer of goods. It stresses those aspects of economics that relate to food buying by the family. Since young children have had a surprising number of experiences with economics through such activities as shopping with their parents, making small purchases of their own, or hearing their parents discuss budget problems, they still lack a proper economic framework of understanding on money management.

BASIC PURPOSES

1. To understand the application of economics in home management and family expenditure

2. To help children better understand the role of the parent in providing for the family's needs and wants
3. To stress the interdependence in our community of producers and consumers
4. To provide experiences for making wise decisions in the use of goods and services
5. To instill an understanding of some of the aspects of economics in our society

FACTS AND ECONOMIC CONCEPTS TO BE TAUGHT

1. People in a community depend on each other to satisfy their needs and wants.
2. Food is one of man's basic needs; his wants are usually unlimited.
3. Because our resources are limited, we must make wise choices in meeting our needs.
4. Many different kinds of workers are needed to provide for the needs and wants of a community.

AREAS OF ECONOMIC UNDERSTANDING

1. Work - People must work to produce goods, services, and incomes. Human needs and wants are basic economic realities. The things we want and need are supplied as a result of work. Also, workers receive an income from work.
2. Division of Labor - Our food and many other things we use are produced by many people doing many different kinds of work.
3. Production Activities - things we do to help satisfy people's wants and desires.
4. Economic Resources - Many kinds of things are used in production: human resources, natural resources, capital resources.

SAMPLE UNITS OF WORK

1. **Wants and Desires:** Before people can get all of their wants fulfilled, they will think of other wants and desires.
   For activities: Have the class make pictures of their food desires for an exhibit and then participate in making two class murals depicting how many workers and materials will be needed to satisfy just one food desire.

2. **Dividing the Work:** Division of labor means that different people do different kinds of work. This helps get the work done faster and better. Division of labor means people more dependent on each other.
   For activities: Make a large mural showing division of labor in the home with family members having work to do; draw a picture of people working, indicate some of the things they are doing; each pupil brings a magazine picture of a person or persons at work to hang on the bulletin board; show a picture of an Indian woman making cornbread at Thanksgiving.

3. **How To Get Our Money's Worth:** Because of increasing desires and limited incomes, we as consumers must learn to make wise choices. How a family spends its income depends on prices, tastes, and size of income.
   Factories and stores try to produce and sell more and better goods and services at lower prices because families will shop where they can get the most for their money.
   For activities: Visit a supermart to see how it functions as a grocery store. Supermarts usually offer lower prices. Observe the posted prices, quality and variety of foods. Look to see if the supermart has well-stocked shelves, quality meats, fresh produce and clean attractive merchandise.

   A few days later, show old newspaper clippings on featured sale items from the supermart. Have students check the food lists and then discuss special items with them. A week later, set up two play stores featuring groceries with prices and services different at each store. In role playing, some pupils can be sellers while others are buyers. Cut out pictures of fruits, vegetables, meats, fish, poultry, milk and eggs. Ask pupils to make a choice on certain food items considering they will have a limited money income. After the role playing, have a discussion to determine if the buyer or seller gained the most from the transaction and why. Explain to the pupils that what is good for the seller in realizing a profit may not directly be good for the consumer's pocketbook and that this is usually kept in check through competition and with supply and demand.

   Place a large pie chart on the bulletin board showing how families as consumers spend their money. It will depict where the consumer's dollar goes in percentages. It will show the amount of money spent on food in comparison to other needs. Ask students to find pictures in magazines that will illustrate each section so they can paste them onto the pie chart.

4. **How Choices Are Made:** Choices must be made since we cannot have everything we want. Choices are influenced by prices, availability of goods, income and for many other reasons. Families choose those food items that seem most important to them.
   For activities: Make long lists of those things we would like to have; then eliminate a few items by deciding that some other food items are more essential.

5. **Family Earns Money:** People work for money to spend and money to save. Money is a convenient device to measure the price one has to pay for the food he needs.
   For activities: Set up a bake sale where each pupil brings some bakery goods to sell. Tell the students that through this experience, they are participating in helping to satisfy people's wants and, at the same time, are increasing the capital gains for the entire class.

   The bake sale will be the culminating project and planned as a summarizing activity to demonstrate the interaction of various economic elements and to provide an opportunity to review the things learned during the month's study of economics

EVALUATION

We will try to check the trends in which children's attitudes toward the standard of living may be changing. The television programs, such as *Apple's Way* and *The Waltons* show a good comparison of a family unit whose members remain united dur-

ing crucial periods. The Waltons portray a family unit consisting of grandparents, parents and children who lead a simple life during the Depression and have strong family ties. The Apple family also has strong family ties but lead a modern way of living in the city. They were able to afford many things while in the city, however, they did not enjoy the hustle and bustle of city living and moved to a small town in order to live a more simple life.

Also, we will note pupil awareness of economic interdependence and the part [illegible] in making [illegible] tions when shopping for food items whether alone or with parents.

Children of the upper primary grades normally are not aware of the impact of economic factors upon their environment. The fact that food is placed on the table at mealtimes are accepted by children without thought. In this unit the children will gain some understanding of family economics that will provide them with satisfaction and fulfillment of many of their basic needs, such as food and of some of the other wants and desires.

An Advertising Unit for a Basic Business Course

Alan G. Strunc
J. Sterling Morton High School, Berwyn, IL
For grades 9-10

OBJECTIVES OF THE UNIT

1. Realize some of the effects good and bad advertising has on the consumer.
2. Distinguish between fact and fantasy in all types of advertising.
3. Take a more objective look at advertising and base your consumer decisions accordingly.
4. Formulate concepts and attitudes which will help you deal with false or misleading advertising.
5. Sensitize yourself to the dynamics of advertising and its place in our society.
6. Understand how good advertising can help us by educating the consumer public.
7. Vent your disapproval to some company that you feel is not demonstrating good advertising standards.
8. Become more aware of ways we might help to improve advertising standards.

Students sign up for the grade they wish to receive for this three-week project. They must select and complete four, five or all of the six units, participate in a group project and do the necessary reading and homework assignments to qualify for these grades.

Units include

- Collecting four ads that create wants, mounting them on a cardboard, writing an analysis of each and posting it below the corresponding ad. Questions are written and distributed by the instructor to help the students to know what to look for in these ads.
- After a classroom demonstration of blindfold tests comparing brand name with off-brand products, the student is asked to do his own test at home and write a summary of the results.
- Preparing a folder containing 10 ads from newspapers or magazines. The student is then to analyze the ads by answering questions prepared by the instructor.
- Writing a letter to the FTC expressing disapproval of an ad which is felt to be fraudulent or misleading.
- Visiting the largest store in the community and noting at least four different types of indoor advertising that are employed to get consumer attention. Inspection of the advertised merchandise is to follow to see if the item is really what it says it is. A list of questions provided by the instructor is then to be answered about the ad and product.
- Preparing an ad for a unique product which the student has invented. The group unit evaluation project is for four students to prepare and present to the class a sales advertisement for TV or radio for one of the group's inventions.

Individualized Instructions in Consumer Education

John R. Davis
Mundelein High School, Mundelein, IL
For grade 11

COURSE PHILOSOPHY

Consumer Education is a one-semester course required of all juniors. The course is designed to meet the requirements of the Illinois Senate Bill 977, which amends the School Code of Illinois. The course is designed on a competency basis and each student must indicate a minimum of proficiency of each objective before receiving credit. Time is not considered to be of importance in this learning experience and students may self-pace, along with the instructor, and also improve all competencies to the desired level.

Individualization must allow for individual differences, abilities, interests, needs, and previous experiences. The objectives are mandated by the law requiring the course. The procedures in mastering these objectives are left to the discretion of the individual instructor and student. The objectives thus are teacher written and centered around the state mandate. However, each individual student along with instructor guidance is involved in choosing procedures in mastering the objectives, deciding on how much time will be taken to accomplish the objectives, how the evaluation will take place, and to what degree the mastery will be indicated at or above the minimum requirement.

Student learning is considered the most important objective. All students must indicate a minimum mastery of every objec-

tive, and it is the utmost hope of the instructor that each student feels good about his her learning and himself herself as a learner. An attempt is made to accomplish this by designing each student's program to permit as much success as possible. The lowest grade ever given is a "C", no student ever fails, he simply must continue improving weaknesses until he shows competency and passes the unit.

COURSE OBJECTIVES

Cognitive Objectives: At the completion of the course the student shall be able to distribute family (individual) income to most efficiently satisfy personal needs and wants, exhibit the ability to evaluate savings and investment programs, list the guidelines involved in the use of credit and installment buying, exhibit the skills involved in automobile ownership, illustrate through example the proper techniques involved in comparison shopping for goods and services, describe the factors involved in choosing housing, identify the types and general purposes of insurance programs, state the purposes of taxation in our nation and the individual's role as a taxpayer, and relate useable consumer skills and appropriate consumer attitudes to other facets of life.

Affective Objectives: These objectives are dealt with in large group presentations, during oral discussions with the individual student, and in the last unit. Students are challenged to clarify their own values pertaining to these ideas but are in no way evaluated or graded on these objectives. It is felt that the student should develop an understanding of the relationships between being a consumer and all other facets of life, an appreciation of the benefits that can be derived from being an informed and intelligent consumer, an understanding of the ethical principles involved in being a consumer, an appreciation of the consumer's responsibilities to the natural and social environment, and a willingness to play an active role in improving the total picture of consumerism for oneself as well as others.

COURSE PROCEDURE

Structure: The 400 plus juniors are scheduled into four classes of approximately 100 each. These classes are scheduled for one period a day for a semester with two classes scheduled each semester. The scheduling of two half-hour periods back to back makes the use of guests very convenient, as they only need to be in the building for a total of one hour to talk to 200 students. The 30- minute class meetings take place in the auditorium approximately two days a week. The other days students are released to work on their objectives by themselves, with other students, in the Resource Center, or with the instructor or instructional aides.

The class sessions are mandatory for all students unless they have completed the specific objectives being dealt with during that period. They are then released to continue progressing with their objectives. Aides are available to them during this time to assist or evaluate them if the student so desires. These large group meetings are comprised of instructor presentation on techniques used in successfully completing the objectives, sound filmstrip programs and presentation by visiting community experts. Concepts such as job hunting, job applications, job attitudes and preparing for jobs are also dealt with here because they are not effectively dealt with in the units. Some of the affective objectives are also dealt with in these large group sessions but the outcomes of these presentations are not measured or evaluated.

The learning procedures available are community resources and experts, sound filmstrips used on individual viewers, teacher-written packets, individually prescribed methods, and student options. Besides the instructor, the staff includes one full-time instructional aide, one half-time instructional aide, and a full-time clerical aide. Individual files are kept on every student to maintain a complete record of all progress and to determine student individual needs as the student progresses through the program.

The instructional aides primarily work with students and make notations of needs from evaluating the students and studying the student's files. The clerical aide's duties are primarily typing, filing materials, recording grades, sending progress reports and keeping records of needed materials.

Packets: The packets are teacher designed and are intended to be learning devices. Most of the packets are basically self-contained and the student need not refer to any other sources to complete the objectives. All students will be required to satisfactorily complete all objectives before getting credit for the course. However, teacher-written objectives and procedures may not always meet specific individual needs, weaknesses, or interests. Therefore, all students have the option to do the following in each unit: Any student may write their own packet including goals, objectives, methods and procedures, and evaluative techniques. The student simply must explain why they chose to do what they are doing (goals), what is to be learned (objectives), how they intend to go about learning what is to be learned (procedures), and how they expect to be graded for successfully completing their unit (evaluation).

The instructor's role in dealing with student options is that of guiding the student so the experience will be most beneficial. The instructor also will be actively involved in helping the student find procedures that will permit the student to meet the determined objectives. The instructor also makes the final evaluation of the success of the student in dealing with the option.

The last packet will serve as a learning experience that will permit the student to test and use all acquired consumer skills (cognitive objectives) and attitudes (affective objectives). Such skills as check writing, balancing a checkbook, filling in job applications, and so on are also gone over at this point. In a sense then, it is the student's final exam and must be successfully completed before the student can receive credit for the course.

EVALUATION

Evaluation of the students is very much part of the procedures used in the course. Pre-tests (diagnostic tests) may be taken to determine the individual student's needs and weaknesses. Programs can then be prescribed to strengthen the noted areas of weakness. After the needs have been treated, the student is evaluated to determine the success of the treatment and to determine if further treatment of weaknesses is needed. Basically, the oral evaluation involves:

1. giving the student the chance to get all questions answered
2. giving the instructor the opportunity of determining the level of mastery
3. determining whether or not the concepts can be applied through example
4. analyzing and evaluating the usefulness of information

5. the free expression and exchange of personal attitudes, feelings and opinions about the objectives being discussed as well as the learning experience itself

Advertising

Diane Delonois
East Leyden High School, Franklin Park, IL
For grades 11-12

I. Why Teach Advertising In Personal Economics Curriculum?

"Advertising nourishes the consuming power of many. It creates wants for a better standard of living. It sets up before a man the goal of a better home, better clothing, better food for himself and his family. It spurs individual exertion and greater production."

Advertising Age, April 24, 1961, P. 11

I believe this quotation best states the main objective for including advertising in the personal economics curriculum. Advertising plays an important role in informing consumers about the unique features and prices of new products and services as well as older, more familiar products and services. Advertising is an important force in the everyday lives of consumers. It is important for consumers to understand how advertising affects them. I believe that the Learning Activity Packet on Advertising is a creative and innovative tool which can be used in whole or in part by any teacher in fulfilling the teaching of advertising in personal economics.

II. Behavorial Objectives

1. Identify the four basic purposes of advertising, explain each, and supply examples. This knowledge will be measured on the post-test which he will complete at the conclusion of the LAP.
2. List the six major advertising media and explain each with examples. This knowledge also will be measured on the post-test.
3. Realize the costs and two specific advantages of advertising to the consumer. This will be measured by correctly answering questions about the costs and benefits of advertising on the post-test.
4. To distinguish between good and misleading advertising and demonstrate this knowledge by being able to recognize deceptive appeals and claims in different ads. This will be measured by recognizing deceptive appeals in advertising in case problems on the post-test.
5. To know who to contact when the student has been the subject of deceptive advertising and demonstrate this by writing a letter about the disapproval to some company that the student thinks is not living up to advertising standards.

III Where The LAP Fits Into The Curriculum

In our curriculum, the course is designed as a first and one-semester course. It is introduced by covering the following topics:

1. What is an economy?
2. What is the purpose of an economy?
3. Who is a consumer;
4. How are consumers alike and different?
5. How the economy influences the consumer
6. Buying habits of consumers

External Influences--legislation, mass production, economy, industrial, and socio changes, etc.
Internal Influences

IV. How To Begin Teaching The LAP

I feel it is important to begin a LAP with a rationale--a stimulating game which provides the student with a reason for studying this topic. I have created an adaptation of the *JEOPARDY GAME* which provides an opportunity for the student to realize how advertising affects him. The game is very competitive and provides an opportunity for each student to participate.

The student's initial introduction to a LAP is the statement of the topics. The extent of coverage of these topics will depend upon the individual teacher and also the type of student. A slower student may not work to his fullest potential in completing activities in the LAP. This LAP on Advertising is structured to be a mini LAP--no longer than a week. It allows even a slower student to feel successful in accomplishing goals.

After the brief introduction on the topics, the students read the objectives of this LAP. All objectives are behaviorally stated. It is emphasized that the fulfillment of the objective will be measured on a post-test. A student's successful achievement on the post-test will depend on his decision-making; that is, to work to his fullest potential at the activities which fulfill each objective.

In order to see how familiar the student is with the topic of advertising, the students complete a pre-test. This diagnosis of weaknesses ahead of time helps the student to see that the activities are necessary in achieving a successful learning experience with the LAP.

The student then advances to the activities of the LAP. The activities in the LAP on Advertising are designed to provide the student with a multi-media, multi-model and multi-level path toward fulfilling his objectives in this learning experience.

The multi-media activities in this LAP include the following:

1. Group viewing of the film, "Why Do You Buy?" This is followed by group discussion.
2. Teacher use of transparencies on influences of advertising, and the types of media. These topics are covered with the class as a whole in a lecture-discussion situation.
3. Students are directed in many activities to readings of books, pamphlets, and magazine articles on advertising. Reading of the comical skit, "Believe it or Bluff," provides a varied reading situation for the class.
4. Many activities require that the students create demonstration models of their activity. This might include posters, bulletin boards, reports (oral and written), etc.

The multi-model activities in the LAP include a flexible class scheduling. The students meet as a large-group on certain days when the teacher wishes to present instructional material.